

PROS DIRECTORS OF NATIONAL BANKS

Comptroller of Currency Has
New Rating Since His
Investigation.

LACK OF KNOWLEDGE
SHOWN IN REPORTS

Small Per Cent Familiar With All
the Details of Their
Institutions.

A startling lack of knowledge of the business details of their institutions is disclosed in a report made to Comptroller of the Currency Murray by the directors of national banks throughout the country.

Mr. Murray has been doing a lot of housecleaning in his department since his appointment by President Roosevelt. He began with the bank examiners, and went after them so severely for inefficiency that he had a row on his hands. Now Mr. Murray is after the directors of national banks. There are 50,000 of them, and a short time ago they were astonished to receive a letter from the Comptroller of the Currency asking them what they knew about the loans and discounts, their cashiers were making, the signatures and collateral of borrowers, and the general habits of employees of their banks. In other words Mr. Murray wanted to know if the directors were really directing.

There were twenty-nine questions in the letters sent out, and a good many of the directors fumed and snorted at the curiosity of the Comptroller. Mr. Murray, however, being the boss of national banks, they answered his questions, and incidentally disclosed some interesting if not startling information.

State of Affairs.
There are about 7,000 national banks in the United States, with about 50,000 directors. Sixty-two per cent of these directors were present when the Comptroller's letter was considered by their respective boards.

The information now in the possession of Mr. Murray is to the effect that only 25 per cent of the national bank directors are familiar with the conditions of their banks in all details. Four per cent practically admitted that they knew nothing of the state of the banks with which they are connected.

Loans were approved by directors in only 31 per cent of all cases. The officers had full control and used their own judgment as to loans in nearly one-half of all the institutions. Eighty per cent of the directors could not certify to the genuineness of signatures on notes discounted by the banks. Sixty per cent tacitly allowed officers to permit overdrafts.

Is Wrought Up.
Comptroller Murray is particularly wrought up over the laxness displayed in the examination of loans and collateral by directors.

In 800 cases this examination was made only once a year. In only one-half of the banks was the condition of the reserve regularly inquired into by the directors. The cash, however, was counted periodically by a committee of the directors in a substantial majority of the institutions.

Violations of the law by national banks do, not appear so strange to Comptroller Murray since the replies to his letters have come in. Hardly more than one-half of the total number of the directors have read the national bank act. Its requirements imposing obligations upon directors have not been read by more than 50 per cent. Many of these directors who admitted they were not familiar with the national bank act said they had read the letters of criticism sent out by the Comptroller, and had taken steps to correct the state of affairs complained of.

Not Content.
The Comptroller, however, is not resting content with promises. He has classified every national bank in the United States. Those whose directors admitted that they were not familiar with the workings of their institutions have been classed as "bad" banks, and will now be subjected to four examinations each year, at which the attendance of all the directors is necessary. The good banks are examined in this manner only twice a year.

As soon as the conditions in a "bad" bank have been remedied to meet the requirements of the Comptroller, they are taken off the "bad" list. By pursuing this method of hammering away at the banks, Mr. Murray hopes to impress upon every director in the country his personal obligation to the bank with which he is connected.

ITALIANS BATTLE FOR LOVE OF GIRL

She Sees Men Start Bloody Fight,
in Which Both Are
Wounded.

WHITE PLAINS, Aug. 14.—There was a bloody duel in Mt. Kisco today between two men over a girl with whom both are in love. The battle took place in the Italian section of the town, where there has been much lawlessness, between Giuseppe Bandolino and Dominick Murillo. News of the duel was sent to Sheriff Schery in White Plains, and he sent deputies to Mt. Kisco to make an investigation.

The deputies saw the men fought in a saloon about Zelle De Russo, who went to Mt. Kisco to visit her aunt, and that the girl and her aunt also were in the place. At the sight of the object of their affections, the men seemed unable to control their hatred of each other.

After the Sicilian custom, it is charged, Bandolino rushed upon the rival and bit his ear, which is a challenge to mortal combat. The other Italians fled from the place, leaving the two to settle their differences with pistols and knives. Both men were seriously wounded, but their friends quickly spirited them away. The floor of the saloon was covered with blood. The wounded men are being kept in hiding by their friends.

NO WONDER WEATHER'S BAD.

Because of his added duties as Secretary of Agriculture, Dr. Willis L. Moore, chief of the Weather Bureau, has paid little attention to his regular duties, and the result has been a very under-estimated brand of weather. Secretary Wilson and Assistant Secretary Hay are out of the city, and Dr. Moore is the ranking chief.

PONG, AS A SPENDER, DECLINES TO WORK

Lad Once the Gayest of Chinatown's Younger Set
Puzzles Judge.

GIVES BOX PARTIES,
STAYS OUT NIGHTS

Board of Children's Guardians
Now Has Him to
Tame.

Lee Pong, fourteen years old, has, in his time, been one of the very best little "good fellows" that ever hit the arc light district.

His friends miss him today, and that is not all, for they may not see him for some time. The Board of Children's Guardians is in a quandary as to where to put him, but Judge Callan of the Juvenile Court insists that he be put away somewhere, so there is likely to be a vacancy for some time to come in the younger set where Lee Pong moved.

His uncle, Lee De Woy, is puzzling over the old, old problem of how a youngster who earned \$3 a week—when he worked—could afford to spend anywhere from \$5 to \$25 a day. There's a mystery about it somewhere, says Lee De Woy.

Lee Woy is an eminently respectable Chinaman, who often puts on a white boiled shirt, and looks almost like an American.

And as the friends of the popular Lee Pong, many of them much older than he, dropped in this morning to see Woy and told of his nephew's generosity, the latter shook his head more and more.

"He must be a bad boy," said Woy. "I tried to make him better; but no, he wouldn't listen. Out in San Francisco I have many nephews—six, seven, maybe eight—and they liked Lee. They tried to make him work. But he would not work for nothing. I brought him here. I couldn't leave anything lying around. He would take anything he got his fingers on. So I put him to work in a Chinese restaurant at 525 Pennsylvania avenue. Sometimes he worked, but most of the time he would just go off and sport."

His friends like Lee Pong, and there are many of them to tell how he "ported" at Luna Park and Chesapeake Beach, and how he bought boxes of candy by the dozen. Last winter he frequently gave box parties. He was not stingy either. He would pile just as many ragged urchins in as the manager of the theater would let him. And between the acts he would go out and bring back candy for all of them.

"He spends money all the time."

PASTOR'S SON DIES AFTER OPERATION

Frederic C. Guthrie Expires
Suddenly—Funeral Services on Monday.

Arrangements are being made today for the funeral of Frederic C. Guthrie, eldest son of the Rev. Charles E. Guthrie, pastor of the Hamilton M. E. Church. Mr. Guthrie died suddenly last night at Sibley Hospital, following an operation for appendicitis. While the operation was successful, the disease had reached so serious a condition that it was impossible to save his life. His father, who was lecturing on Long Island, was summoned and arrived before his son died. No definite arrangements for the funeral have as yet been made, but the tentative plan is to hold services Monday morning in the parsonage, 509 R street.

Frederic Guthrie was sixteen years old, and was employed in the Columbia National Bank during his vacation from college.

TO REMOVE BOARD, BUT UNDER PROTEST

Company's Action Not to Be Construed as Admission of Commissioners' Power.

With the understanding that their action is not to be construed as an admission of the legal rights of the Commissioners to order the removal of billboards for which permits have been given, the Washington Bill Posting Company has agreed to remove the board in Howard street, between Sixth and Seventh streets.

Protest against the maintenance of a billboard in that locality was made by the Howard Citizen's Association at a recent hearing before the Commissioners. The question of the right of the Commissioners to order the removal of billboards is under consideration by the Corporation Counsel.

MANY RUSH FOR GOLD IN NORTH RHODESIA

Discovery of New Field in Africa
Calls Thousands of Prospectors.

BULAWAYO, British South Africa, Aug. 14.—One of the biggest "gold rushes" in the history of South Africa is now being made to the Abercorn district, in the extreme North of Rhodesia. Tales of the big bonanza formation that has been discovered there have excited the country for hundreds of miles and engineers and prospectors are pouring into the district.

Thousands of claims have already been staked out, including a number by representatives of the Consolidated Gold Fields of South Africa.

WILLOW

CORN SALVE—the old reliable—has been removing corns for 25 years. Many unreluctant testimonials. The pain goes first, next the corn. No loss by evaporation. One box sufficient for a family.
10c at all drug stores, or from
FOSTER DRUG CO., Baltimore.



LEE PONG WAS GENEROUS AND GAY.

waited his uncle. "He would go to Luna Park and ride around on things all day. He couldn't spend enough that way so he invited all the children he knew to go with him. One day he bought \$4 worth of ice cream."

"Some times he wouldn't come home at night at all. He often slept at too many laundries around town and always in the morning he wouldn't stay for breakfast. Then next day I would hear that their money was missing."

Woy brought his nephew from San Francisco because he knew too many people there, he said. In his six months' stay here he seems to have formed almost as wide a circle of acquaintances. "A good spender," is the worst his friends will say about him.

LAST HONORS PAID TO BROTHER LEAHY

High Requiem Mass Is Celebrated—Death Follows Operation.

High requiem mass was celebrated this morning at the chapel of the Dominican House of Studies of the Catholic University for Brother Michael Leahy, who was just on the eve of admission to the priesthood when overtaken by fatal illness.

Death came as the result of an operation on the brain, but it was thought that the malady was produced through the sudden death of his mother while he was at Sea Isle City.

Brother Leahy was born in Washington twenty-seven years ago and was educated in Gonzaga College and the law department of Georgetown University. After finishing the law course, the young man decided to enter the priesthood and began his studies preparatory to that end.

While studying at Sea Isle City, he was informed of the serious illness of his mother, Mrs. Margaret Leahy, of 26 R street northeast, and hastened home at once, but was too late to see her before she died. This tragedy on his mind and he became seriously ill shortly afterward.

The operation at Georgetown Hospital did not relieve him and he died Thursday evening. He is survived by one brother, Daniel J. Leahy, an employee in the Pension Office.

The professor at the Catholic University declared that the young man gave promise of a brilliant ministry if death had not interrupted it.

NEW YORK CHIEFS TO HEAR SYLVESTER

Maj. Richard Sylvester will deliver an address at the annual convention of the New York State Association of Police Chiefs, which convenes in New York city September 1.

The major has recently been appointed a member of the American Institute of Criminal Law and selected as a member of the committee on probation, parole pardon and indeterminate sentences.

Are You Trying for the \$25.00 in Prizes

Offered for the Solutions of
The New Puzzle
BY MRS. BROWN

The first of a new series of puzzles among the classified ads appeared in last night's Times. The plan was originated by Mrs. Mae N. Brown, whose interesting and amusing mysteries have delighted Times' readers for the past ten days. In writing to The Times regarding the new puzzle, Mrs. Brown said in part:

We will pick a certain advertisement on the classified pages of The Times each night for one week. We will then suggest to you some rebus form of picture by which this advertisement may be distinguished. For instance, if the ad should be headed "Sale Boys' Coats," the rebus pictures may well be

*A picture of a sail boat (sale.)
Next to it a picture of two or three buoys (boys).
And next the letter "C" in front of a picture of a bucket marked Oats (coats).*

Mrs. Brown's plan is probably clear to everyone. To add interest to the contest The Times offers

\$25.00 In Prizes

First Prize | Second Prize | Third Prize
\$12.50 | \$7.50 | \$5.00

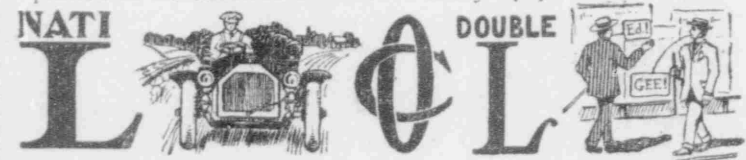
In case of tie, neatness of the answer will be a consideration. Answers to all seven Picture Puzzles must be sent in together, after the publication of the seventh picture. Single solutions will not be considered. The first puzzle picture is printed below. Another will follow tomorrow night, and so on for the one week.

After Thursday, August 19th,
Address Replies to

THE CLASSIFIED MAN,
The Washington Times.

And Now It's Picture Puzzle No. 2

It illustrates an advertisement or a part of an advertisement printed in the classified columns of today's paper.



Coupon for the Answer:

The above picture means—

Advertisement | Page | Column

ANOTHER PUZZLE BY MRS. BROWN

This Time It Will Be in Form
of Rebuses—\$25
Offered.

Mrs. Brown has arranged another puzzle.

At first glance it looks to be even more interesting than those already published, for this contest combines the feature of guessing, with that of ingenuity.

The puzzle is based on the "ads" found in the classified columns of The Times. Some phrase from one "ad" will be represented each evening by a rebus picture.

To add interest The Times offers \$25 in prizes this week. The first award, \$12.50, will be given to the first person who sends in a complete list of correct answers. The second prize will be \$5.00, and the third \$3.00. Neatness in the arrangement of the solution will also count in the awards.

Mrs. Brown, in explaining her puzzle this week, says:

"If the 'ad' be headed 'Sale Boys' Coats,' the rebus picture may well be—
"A picture of a sail boat (sale.)
"Next to it a picture of two or three buoys (boys).
"And next the letter 'C' in front of a picture of a bucket marked Oats (coats)."

The puzzle pictures will be selected from each day's edition of The Times.

EXCURSIONS.

**TOLCHESTER BEACH
ANOTHER
BIG EXCURSION
SUNDAY, AUGUST 15,
11 A. M.**

**Most Popular Trip
OUT OF WASHINGTON.**

The trip to Tolchester Beach is now thoroughly popular with the Washington people. They have found that Tolchester is the best summer excursion resort in reach of Washington, and that the trip there and back is one of the most delightful to be had.

Hundreds of people continue to patronize this excursion every Sunday morning, and come back with the verdict that they had their money's worth.

The trip combines the forty-mile electric palace car ride to West Street Station, Annapolis, whence a walk of ten minutes takes the excursionist to the strand, and the foot of Prince George's street. This walk through Annapolis affords an opportunity for viewing the most interesting part of "The Ancient City."

Then, the large steamer Annapolis sails 25 miles across Chesapeake Bay, a trip that is pleasant even on the hottest days. Three and a half hours are allowed at Tolchester Beach before the return trip commences, so that there is ample time to go swimming, boating, crabbing, or fishing, and to get one of the famous Eastern Shore dinners for 50 cents at Tolchester Hotel.

Special train will leave White House Station next Sunday at 11 a. m., reaching West Street Station, Annapolis, in ample time to catch the steamer leaving for the foot of Prince George's street. Only 75 cents is charged for the round trip from Washington to Tolchester, including street car fare both ways in Washington.

CHESAPEAKE BAY AND WEST RIVER TRIPS.

Don't forget the popular trips on the Summer Excursion Lines. Tolchester Beach, Sunday, August 15, 11 a. m. to 1 p. m. Connecting trains leave 15th and R streets N. Y. at 10:30 a. m. Wednesdays and Fridays at 9:30 a. m. Saturdays at 2:30 p. m., and Sundays at 10:30 a. m.

Tickets at station or at city ticket office, new Evans Building, 1404 New York ave. N. W.

WASHINGTON, BALTIMORE AND ANAPOLIS ELECTRIC RAILWAY COMPANY. aul-15

Norfolk and Washington Steamboat Company

BY SEA

ONE WAY. R. TRIP.
New York - \$8.75 \$15.00
Boston - \$15.00 \$25.00
Providence \$14.00 \$23.00

Including berth and meals at sea.
Popular Route to New York
and New England Resorts.

Tickets and information, Norfolk and Washington Steamboat Co., City Ticket Office, 720 Fourteenth street, Bond Building. Phone M. 1520. aul-15

SPECIAL EXCURSION STEAMER JAMESTOWN

Wednesday, August 18, 1909
Leaving Promptly at 7 P. M.

A Four Hours' Run
Down the Potomac

For the benefit of the Washington Playground Association.
Splendid opportunity to aid in a worthy cause.

REGULAR FARE... FIFTY CENTS
aull-18

SUMMER RESORTS.

Atlantic City.

Entrance from Beach, Bathing from House
Hot and Cold running water in rooms

LEXINGTON

Pacific and Ark's Aves. 100 yds. from beach and Million Dollar Pier. Free use of bath houses for sunbathing. Public and private bathing. Choice of food served from own farm and dairy. White service. Music \$5 to \$10 weekly. \$1.00 to \$3 daily. Booklet 15c-30c-50c PAUL ROSECRANS

Ocean City.

HOTEL MAYBERRY—Centrally located. Near beach and all attractions; fine table and beds. Day rates, \$2 and \$2.50; special season rates. Rooms with bath. Booklet, S. H. MAYBERRY. jcs-tu, th, sa, su-21

Riverton, Va.

HOTEL RIVERTON, Riverton, Va., situated on an eminence between the forks of the Shenandoah river; 15 minutes' walk to either river; black bass fishing, boating, bathing, new management. Address MRS. H. A. DUNCAN. jyl-10-20-25

Colonial Beach.

THE JOHNSON HOUSE
ON BOARDWALK.
TERMS REASONABLE.
SPECIAL RATES FOR LARGE PARTIES
AND BY THE SEASON. aul-18

CHINA WAKES UP TO RAILWAYS' USE

Memorial Presented to the Emperor
Shows Progress Now Being Made.

According to a translated Chinese memorial, submitted to the Emperor by the ministry of posts and communications, a copy of which was sent to the State Department by the then Minister Rockhill, the empire is waking rapidly from its sleep of centuries and has come to realize the value of railways.

Extensions of lines are to be made in Mongolia, Chinese Turkestan, northwestern China. A state corps of engineers is also thought of. The development of mines and the building of iron works to render the empire independent of foreign industries also are contemplated.

On the Tientsin-Pukow railway more than 10,000 coolies are at work at present. On this work five American engineers are employed and two American locomotives are used.

ESCAPES KIDNAPERS.

HAZLETON, Pa., Aug. 14.—Fearing that a party of strange automobilists, who took him into their machine, were bent on kidnapping him, Lewis Dally, a thirteen-year-old McAdoo boy, jumped from the auto as it sped out of the borough and dislocated his hip.

PRAYS SIX WEEKS' RAIN.

BRISTOL, Pa., Aug. 14.—Just as rain began to fall here this morning Farmer T. Todd, of Bristol township, exclaimed: "There! I've prayed for that every day for six weeks!"

EXCURSIONS.

Loop Trip \$1.25

Don't Miss It!
Rail and Water Route

Including
Chesapeake Beach
and Baltimore

Beginning Saturday, August 14th, and continuing daily coupon tickets will be sold over the Chesapeake Beach Ry., the Steamer "Dreamland" and the Washington, Baltimore and Annapolis Ry. (The Electric Line.)

If desirous excursionists may stop over at beautiful Chesapeake Beach, Washington's only salt-water resort, and also at Baltimore.

Tickets will be good to start from District Line Station of the Chesapeake Beach Ry., or Chesapeake Beach, commencing August 14th, or from Baltimore after August 18th, and to travel in either direction.

One hour's ride on the Chesapeake Beach Railway, three hours' sail on Chesapeake Bay and one hour's trolley ride on the Electric Line.

All for \$1.25. Tickets good 5 days.
HAND BAGGAGE ONLY.

For information concerning this trip call or telephone Chesapeake Beach Ry., 1420 N. Y. Ave. or Wash., Balto., or Annapolis Electric Ry., 1424 N. Y. Ave. aull-15

STEAMER JAMESTOWN

Moonlight Excursions.
Daily and Sunday, leaving 7 p. m., returning 11 p. m.

Fare, 50c. Haley's Orchestra. Dancing. Palm Garden.

NORFOLK & WASHINGTON STEAMBOAT CO. aul-15

Where to Go This Summer?

This is the season of the year to be planning your summer trip—to be studying the attractions of various sections, so that when the time comes you will know what place will suit you best.

Perhaps you are thinking of the Adirondacks—or Atlantic City—or the Eastern Shore of Maryland—or the Central Pennsylvania District, or some other of a hundred tempting sections.

Whatever your fancy is, let The Times' Travel Bureau provide you with all the information you need in order to decide where to go, ABSOLUTELY FREE.

Fill out this coupon, and mail it to the
TRAVEL BUREAU, WASHINGTON TIMES,
Munsey Building, Washington, D. C.

TRAVEL BUREAU,
Washington Times, City.

Please send me, free of all charge, information as follows:

State or section.....
Hotels with rates from.....to.....per week.
(Mark with a cross the things below about which you also want information.)

Special price to families or large parties.....
Special attractions.....
Railroad fare.....
Water routes.....
Golf links.....
Tennis.....
Fishing.....

Boating.....
Automobile.....
Accommodations and rates for servants.....
Bathing.....
Driving.....
Average temperature.....
Churches.....

Remarks.....

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AMUSEMENTS.

COLUMBIA

Tonight at 8:15. Mat. Thurs. and Sat.

THE COLUMBIA PLAYERS 25c
"CHARLEY'S AUNT" 50c
Matinee Prices, 25c and 50c.
Next Week—"A POOR RELATION."

SUNDAY AT 8:20
LYMAN. H. HOWE
TRAVEL FESTIVAL
Prices, 25c, 35c, 50c—Seats now. aul-14

ACADEMY MATS, TUES. THURS., & SAT.

THE GAMBLER
OF THE WEST
Next Week—QUEEN OF THE SEVEN. aul-15

NEW LYCEUM

MATINEE DAILY.
GRAND REOPENING OF THE
REGULAR SEASON.
"The Rollickers"
With Kathryn Pearl and Violet Pearl.
Next Week—THE BRIGADIERS. aul-15

LUNA PARK